

EXHIBIT 5

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan				6. File Number 112386SF-02	7. Loan Number	8. Mortgage Ins Case Number
1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> FmHA 3. <input type="checkbox"/> Conv Unins 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> Conv Ins. 6. <input type="checkbox"/> Seller Finance 7. <input checked="" type="checkbox"/> Cash Sale.						
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.						
D. Name & Address of Borrower Michael Lensban 1721 Peachtree Lane Eagleville, PA 19403			E. Name & Address of Seller Terry Dershaw Chapter 7 Trustee for Sharon Thomas, Case #18-17430 935 Ocean Ave Unit #424, Ocean City, NJ 08226		F. Name & Address of Lender	
G. Property Location Parcel/BRT 46-3077100, City of Philadelphia, in Philadelphia County, PA 5621 Walton Avenue Philadelphia, PA 19143				H. Settlement Agent Name Surety Abstract Services, LLC 11 Eves Drive, Suite 150 Marlton, NJ 08053 Tax ID: 22-3154895 Underwritten By: Fidelity National		
				I. Settlement Date 3/15/2022 Fund:		
J. Summary of Borrower's Transaction				K. Summary of Seller's Transaction		
100. Gross Amount Due from Borrower				400. Gross Amount Due to Seller		
101. Contract Sales Price		\$69,000.00	401. Contract Sales Price		\$69,000.00	
102. Personal Property			402.			
103. Settlement Charges to borrower		\$2,990.79	403.			
104.			404.			
105.			405.			
Adjustments for items paid by seller in advance			Adjustments for items paid by seller in advance			
106. City/Town Taxes	03/15/22 to 12/31/22	\$753.66	406. City/Town Taxes	03/15/22 to 12/31/22	\$753.66	
107. Water			407. Water			
108. Sewer			408. Sewer			
109. CCMUA			409. CCMUA			
110. Association			410. Association			
111. Trash			411. Trash			
112.			412.			
113.			413.			
114.			414.			
115.			415.			
116.			416.			
120. Gross Amount Due From Borrower		\$72,744.45	420. Gross Amount Due to Seller		\$69,753.66	
200. Amounts Paid By Or in Behalf Of Borrower			500. Reductions in Amount Due to Seller			
201. Deposit or earnest money		\$5,000.00	501. Earnest money held by seller		\$5,000.00	
202. Principal amount of new loan(s)			502. Settlement Charges to Seller (line 1400)		\$27,988.10	
203. Existing loan(s) taken subject to			503. Existing Loan(s) Taken Subject to			
204. Loan Amount 2nd Lien			504. Payoff of first mortgage loan to Select Portfolio Servicing, Inc		\$29,453.56	
205.			505. Payoff of second mortgage loan to			
206.			506. no open mortgages			
207.			507.			
208.			508.			
209.			509.			
Adjustments for items unpaid by seller			Adjustments for items unpaid by seller			
210. City/Town Taxes			510. City/Town Taxes			
211. Water			511. Water			
212. Sewer			512. Sewer			
213. CCMUA			513. CCMUA			
214. Association			514. Association			
215. Trash			515. Trash			
216.			516.			
217.			517.			
218.			518.			
219.			519.			
220. Total Paid By/For Borrower		\$5,000.00	520. Total Reduction Amount Due Seller		\$62,441.66	
300. Cash At Settlement From/To Borrower			600. Cash At Settlement To/From Seller			
301. Gross Amount due from borrower (line 120)		\$72,744.45	601. Gross Amount due to seller (line 420)		\$69,753.66	
302. Less amounts paid by/for borrower (line 220)		\$5,000.00	602. Less reductions in amt. due seller (line 520)		\$62,441.66	
303. Cash From Borrower		\$67,744.45	603. Cash To Seller		\$7,312.00	

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services; • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper. The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. The information requested does not lend itself to confidentiality.

File No. 112386SF-02

L. Settlement Charges				Paid From	Paid From
700. Total Sales/Broker's Commission based on price	\$69,000.00	@ 6 % = \$4,140.00		Borrower's	Seller's
Division of Commission (line 700) as follows:				Funds at	Funds at
701. \$2,070.00	to	Star Real Estate Group		Settlement	Settlement
702. \$2,070.00	to	OCF Realty			
703. Commission Paid at Settlement				\$0.00	\$4,140.00
704. Broker Fee	to	Star Real Estate Group		\$375.00	
800. Items Payable in Connection with Loan					
801. Loan Origination Fee	%	to			
802. Loan Discount	%	to			
803. Appraisal Fee		to			
804. Credit Report Fee		to			
805.		to			
806.		to			
807.		to			
808.		to			
809.		to			
900. Items Required by Lender To Be Paid in Advance					
901. Interest from	3/15/2022	to	4/1/2022 @ \$0/day		
902. for months		to			
903. Hazard Insurance Premium for years		to			
904.		to			
1000. Reserves Deposited With Lender					
1001. Hazard Insurance	months @	per month			
1002. Mortgage Insurance	months @	per month			
1003. City Property Taxes	months @	per month			
1004. County Property Taxes	months @	per month			
1005. School Property Taxes	months @	per month			
1006. Other Tax	months @	per month			
1007. Flood Insurance	months @	per month			
1008.	months @	per month			
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Settlement or Closing Fee	to				
1102. Abstract or Title Search	to				
1103. Title Examination	to				
1104. Title Insurance Binder	to				
1105. Document Preparation	to				
1106. Notary Fees	to	CLERK			\$15.00
1107. Attorney's Fees	to				
(includes above items numbers:)					
1108. Title Insurance	to	Surety Title Company, LLC - Trust		\$875.63	
(includes above items numbers:)					
1109. Lender's coverage	\$0.00/\$0.00				
1110. Owner's coverage	\$69,000.00/\$875.63				
1111. Escrow Service	to				
1112. Courier/Messenger Service	to	Surety Title Company, LLC - Trust			\$20.00
1113. outgoing wire	to	Surety Title Company, LLC - Trust			\$10.00
1114. Incoming wire	to	Surety Title Company, LLC - Trust		\$7.50	
1200. Government Recording and Transfer Charges					
1201. Recording Fees	Deed \$256.75 ; Mortgage : Rel	to Philadelphia County Recorder of Deeds		\$256.75	
1202. Realty Transfer Tax	Deed \$1,951.82 ; Mortgage	to Philadelphia County Recorder of Deeds		\$1,475.91	\$1,475.91
1203. State Tax/Stamp	Deed ; Mortgage	to			
1204.	to				
1205.	to				
1300. Additional Settlement Charges					
1301. Survey	to				
1302. Pest Inspection	to				
1303. Real Estate Taxes 2022	to	Philadelphia Revenue Dept.			\$942.07
1304. Water Revenue billed to 1/14/2022	to	Philadelphia WATER REVENUE BUREAU			\$1,145.07
1305. Water Revenue 1/14-/2/14/2022	to	Philadelphia WATER REVENUE BUREAU			\$28.96
1306. Income tax due to the Trustee	\$12,312.00	to			
1307. Based on the net Total \$21676.55	to				
1308. 60% Carve out to the City of Phila	to	City of Philadelphia Major Tax Unit			\$12,127.00
1309. 40% Carve out to the Trustee	to	Terry Dershaw, Trustee			\$8,084.09
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$2,990.79	\$27,988.10

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Terry DerShaw Chapter 7 Trustee for Sharonn Thomas, Case #18-17430

Michael Lenahan

Sharonn Thomas, TRUSTEE
By Sharonn Thomas

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

[Signature] 3/15/2022
Settlement Agent Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Previous Editions are Obsolete

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Form HUD-1 (3/86)
Handbook 4305.2

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan			
1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> Fannie	3. <input type="checkbox"/> Govt Home	4. <input type="checkbox"/> Other
5. <input type="checkbox"/> VA	6. <input type="checkbox"/> Condo	7. <input type="checkbox"/> Seller Finance	8. <input checked="" type="checkbox"/> Cash Sale
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "p.p.c." were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. Name & Address of Borrower Michael Lenahan 1721 Peachtree Lane Eagleville, PA 19405		E. Name & Address of Seller Terry Dorshaw Chapter 7 Trustee for Sharon Thomas, Case #18-17430 935 Ocean Ave Unit #424 Ocean City, NJ 08226	
F. Name & Address of Lender			
G. Property Location Parcel/BRT 46-3077100, City of Philadelphia, in Philadelphia County, PA 5621 Walton Avenue Philadelphia, PA 19143		H. Settlement Agent Name Surety Abstract Services, LLC 11 Eves Drive, Suite 150 Marlton, NJ 08053 Tax ID: 22-315-4895 Underwritten By: Fidelity National	
I. Settlement Date 3/18/2022		J. Settlement Date Final	
J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due from Borrower		400. Gross Amount Due to Seller	
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108. Sewer		408. Sewer	
109. CC/MUA		409. CC/MUA	
110. Association		410. Association	
111. Trash		411. Trash	
112.		412.	
113.		413.	
114.		414.	
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204. Loan Amount 2nd Lien		504. Payoff of first mortgage loan to Select Portfolio Servicing, Inc	\$29,451.56
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207.		507.	
208.		508.	
209.		509.	
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212. Sewer		512. Sewer	
213. CC/MUA		513. CC/MUA	
214. Association		514. Association	
215. Trash		515. Trash	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
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Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate in better understand the nature and costs of real estate settlement services. • Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate. • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

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The information requested does not lend itself to confidentiality.

L. Settlement Charges					
700. Total Sales/Broker's Commission based on price	\$69,000.00	at 6 % = \$4,140.00		Paid From	Paid From
Disburse of Commission (Line 700) as follows:					
701. \$2,970.00	to	Star Real Estate Group		Borrower's	Seller's
702. \$2,070.00	to	OCF Realty		Funds at	Funds at
703. Commission Paid at Settlement				Settlement	Settlement
794. Broker Fee	to	Star Real Estate Group		\$0.00	\$4,140.00
800. Items Payable in Connection with Loan				\$375.00	
801. Loan Origination Fee	%	to			
802. Loan Discount	%	to			
803. Appraisal Fee		to			
804. Credit Report Fee		to			
805.		to			
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903. Hazard Insurance Premium for years		to			
904.		to			
1000. Reserves Deposited With Lender					
1001. Hazard Insurance	months at	per month			
1002. Mortgage Insurance	months at	per month			
1003. City Property Taxes	months at	per month			
1004. County Property Taxes	months at	per month			
1005. School Property Taxes	months at	per month			
1006. Other Tax	months at	per month			
1007. Flood Insurance	months at	per month			
1008.	months at	per month			
1011. Aggregate Adjustment					
1100. Title Charges					
1101. Settlement or Closing Fee	to				
1102. Abstract or Title Search	to				
1103. Title Examination	to				
1104. Title Insurance Binder	to				
1105. Document Preparation	to				
1106. Notary Fees	to	CLERK			\$15.00
1107. Attorney's Fees	to				
(includes above items numbers:					
1108. Title Insurance	to	Surety Title Company, LLC - Trust		\$875.63	
(includes above items numbers:					
1109. Lender's coverage	\$0.00/\$0.00				
1110. Owner's coverage	\$0.00/\$0.00/\$875.63				
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1112. Courier/Messenger Service	to	Surety Title Company, LLC - Trust			\$20.00
1113. Outgoing wire	to	Surety Title Company, LLC - Trust			\$10.00
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1203. State Tax/Stamp	Deed : Mortgage	to			
1204.	to				
1205.	to				
1300. Additional Settlement Charges					
1301. Survey	to				
1302. Pest Inspections	to				
1303. Real Estate Taxes 2022	to	Philadelphia Revenue Dept.			\$942.07
1304. Water Revenue billed to 1/14/2022	to	Philadelphia WATER REVENUE BUREAU			\$1,145.07
1305. Water Revenue 1/14-2/14/2022	to	Philadelphia WATER REVENUE BUREAU			\$28.96
1306. Income tax due to the Trustee	\$12,317.00	to			
1307. Based on the net Total \$21696.55	to				
1308. 60% Carve out to the City of Phila	to	City of Philadelphia Major Tax Unit			\$12,127.00
1309. 40% Carve out to the Trustee	to	Terry Dershaw, Trustee			\$8,084.09
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)				\$2,990.70	\$27,988.10

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

Michael Lennah 3/14/2022
Michael Lennah

Terry Derdow Chapter 7 Trustee for Shannon Thomas, Case #18-17430

By Shannon Thomas

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate
account of this transaction. I have caused the funds to be disbursed in
accordance with this statement.

Settlement Agent

Date

Shannon Thomas 3/15/2022
Warning: It is a crime to knowingly make false statements to the United
States on this or any other similar form. Penalties upon conviction can
include a fine and imprisonment. For details see Title 18 U.S. Code Sections
1001 and Section 1010.

Previous Editions are Obsolete

Page 2

Form HUD-1 (5/96)
Handbook 4305.2